

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Renee R. Kline : Case No. 20-20081-JAD
Debtor(s) : Chapter: 13

ORDER

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)(4)(B)* requires an individual Debtor to file a *Certificate of Completion* evidencing completion of a personal financial management course, or alternatively, a *Certification* that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a *Certificate of Completion of Postpetition Instructional Course Concerning Personal Financial Management*, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a *Certification of Discharge Eligibility*.

AND NOW, this *The 13th of June, 2025*, it is hereby ***ORDERED, ADJUDGED and DECREED*** that at the appropriate time, the case shall be closed without an entry of a discharge order.

Dated: June 13, 2025

Jeffery A. Deller
United States Bankruptcy Judge

cm: Debtor

In re:
Renee R. Kline
Debtor

Case No. 20-20081-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 13, 2025

User: auto
Form ID: 317

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:

Recip ID	Recipient Name and Address
db	+ Renee R. Kline, 2109 Victoria Avenue, Arnold, PA 15068-2132
15194297	+ Allegheny Ophthalmology Associates, 2853 Freeport Road, Natrona Heights, PA 15065-1905
15194299	+ CNAC, Brider Finance, P.O. Box 453, Carmel, IN 46082-0453
15181184	+ City of Arnold, c/o Pennsylvania Municipal Services, 336 Delaware Avenue, Dept. U, Oakmont, PA 15139-2120
16511789	+ Computershare Delaware Trust Company, Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15194305	+ Joseph G. Puet, City Treasurer, 1829 Fifth Avenue, New Kensington, PA 15068-4498
15194306	+ Pendrick Capital Partners, 79 Warren Street, Suite 3, Glens Falls, NY 12801-4533
15194307	+ Premier Medical Associates, P.O. Box 644984, Pittsburgh, PA 15264-4984
15194310	Rushmore, P.O. Box 514707, Los Angeles, CA 90051-4707

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2025 00:20:36	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 14 2025 00:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15194293	^ MEBN	Jun 13 2025 23:49:46	AHN Emergency Group of Alle-Kiski/, Pendrick Capital Partners, c/o Affiliate Asset Solutions, 145 Technology Parkway, NW, Suite 100, Peachtree, GA 30092-3536
15194294	Email/Text: amieg@stcol.com	Jun 14 2025 00:09:00	AHN-Allegheny Valley Hospital, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
15194296	^ MEBN	Jun 13 2025 23:50:10	Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15194295	Email/Text: amieg@stcol.com	Jun 14 2025 00:09:00	Allegheny Health Network, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
15199621	+ Email/Text: bankruptcy@jdbyrider.com	Jun 14 2025 00:10:00	BYRIDER FINANCE, LLC D/B/A CNAC, ATTN BANKRUPTCY DEPT, 12802 HAMILTON CROSSING BLVD., CARMEL, IN 46032-5424
15194300	+ Email/Text: bankruptcy@jdbyrider.com	Jun 14 2025 00:10:00	CNAC, 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424
15194301	^ MEBN	Jun 13 2025 23:50:06	Collection Service Center, Tax Division, P.O. Box 560, New Kensington, PA 15068-0560
15194302	Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 14 2025 00:19:49	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
15194303	^ MEBN	Jun 13 2025 23:49:58	Fortiva, Payment Processing, P.O. Box 650847, Dallas, TX 75265-0847

District/off: 0315-2

User: auto

Page 2 of 3

Date Recd: Jun 13, 2025

Form ID: 317

Total Noticed: 34

15194304	Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 14 2025 00:10:00	Genesis FS Card Services, P.O. Box 23039, Columbus, GA 31902-3039
15204125	+ Email/Text: bankruptcynotices@keybridgemed.com	Jun 14 2025 00:10:00	KeyBridge Medical Revenue Care, d/b/a General Audit Corporation, PO Box 1568, Lima OH 45802-1568
15186703	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2025 00:19:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15214233	Email/Text: perituspendrick@perituservices.com	Jun 14 2025 00:09:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15418529	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2025 00:00:56	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15205409	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 14 2025 00:10:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15210800	Email/Text: bnc-quantum@quantum3group.com	Jun 14 2025 00:10:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15194308	Email/Text: bankruptcy_notifications@ccsusa.com	Jun 14 2025 07:30:00	Quest Diagnostics, c/o CCS, Payment Processing Center, P.O. Box 55126, Boston, MA 02205-5126
15194309	^ MEBN	Jun 13 2025 23:50:13	Quest Diagnostics Venture, P.O. Box 740717, Cincinnati, OH 45274-0717
15212755	+ Email/Text: nsm_bk_notices@mcooper.com	Jun 14 2025 00:09:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15204466	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 14 2025 00:09:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15194311	^ MEBN	Jun 13 2025 23:50:05	UPMC Community Medicine, c/o Receivables Outsourcing, P.O. Box 62850, Baltimore, MD 21264-2850
15211010	Email/Text: BNCnotices@dcmservices.com	Jun 14 2025 00:10:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15258021	+ Email/Text: bkteam@selenefinance.com	Jun 14 2025 00:10:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Computershare Delaware Trust Company, not in its i
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
15194298	*+	City of Arnold, c/o Pennsylvania Municipal Services, 336 Delaware Avenue, Dept. U, Oakmont, PA 15139-2120

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: auto

Page 3 of 3

Date Recd: Jun 13, 2025

Form ID: 317

Total Noticed: 34

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust dcarlon@kmllawgroup.com
Michelle L. McGowan	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Renee R. Kline rodsheph@cs.com
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7